

*Special 90-Day Open Enrollment Period
For Under-Age-65
Disabled Medicare Beneficiaries*

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*Commencing January 1, 2004*

Health & Safety Code section 1358.11 requires Medicare supplement carriers to offer a special 90-day Open Enrollment to qualified Medicare beneficiaries under the age of 65.

This open enrollment period begins January 1, 2004 and is available to individuals who are:

- Under age 65;
- Qualified for Medicare because of a disability;
- Do not have End-Stage Renal Disease.

And

- Did not use the previous special open enrollment period commencing January 1, 2001.

All health care service plans that offer any of these specified plans to Medicare beneficiaries over age 65 must also offer them to qualified Medicare beneficiaries under age 65.

Both individual policies and coverage offered through group plans are subject to the requirement.

Carriers may charge different rates for this coverage than for age-65 applicants.

**To get help:**

Contact your local Health Insurance Counseling and Advocacy Program (HICAP). The HICAP is a state program that provides free information to Medicare beneficiaries about health insurance, claims, appeals, and other related issues. A HICAP Counselor can talk with you about your Medigap and other health care coverage choices. HICAP services are objective, confidential, and free.

1-800-434-0222

<http://www.cahealthadvocates.org/index.cfm>